DEPARTMENT OF POLICE

John M. Harrington, Chief of Police



CITY OF SAINT PAUL

Chris Coleman, Mayor

367 Grove Street St. Paul, Minnesota 55101 Telephone: 651-291-1111 Facsimile: 651-266-5711

Dear Citizen:

This letter is designed to help you take action to deal with problems resulting from identity theft or fraud.

IF YOUR KEYS WERE TAKEN:

Change or re-key whichever locks need to be changed for your protection.

IF YOUR CHECKS OR CREDIT CARDS WERE TAKEN:

Notify your bank if you have not already done so, and then call the three credit reporting bureaus to report the loss and ask them to put a **FRAUD ALERT** on your account so **NO NEW CREDIT** will be issued without contacting you.

 Experian
 1 - 888 - 397 - 3742
 www.experian.com

 Trans Union
 1 - 800 - 680 - 7289
 www.tuc.com

 Equifax
 1 - 800 - 525 - 6285
 www.equifax.com

IF YOUR SOCIAL SECURITY CARD WAS TAKEN:

Call the Social Security Administration FRAUD HOTLINE to notify them of the loss and get information on how to get a duplicate card.

S.S.A. Fraud Hotline 1 - 800 - 269 - 0271 www.ssa.gov

To check your personal earnings and benefit estimate, call 1-800-722-1213

IF YOUR DRIVER'S LICENSE WAS TAKEN:

Apply for a new License and "flag" your license as stolen at the DMV.

If you are worried that a identity thief may be using your drivers license and/or tarnishing your driving record, you may complete the *Confirmation of Identity Driving Record Flag*.

- **Driver Evaluation** (651) 297-3298

www.dps.state.mn.us/dvs/DriverLicense/DL % 20Info/DL % 20frame.htm

IF NEW CHECKS OR CARDS HAVE BEEN MAILED TO A DIFFERENT ADDRESS:

Call the U.S. Postal Inspectors about mail being falsely forwarded.

U.S.P.S. Inspection Service 1 - 800 - 372 - 8347 <u>www.framed.usps.com/postalinspectors</u>

Local Postal Inspector (651) 293 - 3200 Fax (651) 293 - 3384

IF YOUR STOLEN CHECKS OR CARDS HAVE BEEN USED:

Contact the banks and/or businesses that accepted your checks or cards to notify them of the fraud and offer to sign any affidavits of forgery as needed. Encourage the banks and businesses to pursue charges against any suspects identified.

IF SOMEONE HAS STOLEN YOUR IDENTITY TO GET NEW CREDIT:

Call the police department and make an Identity Theft report. In Minnesota, Identity Theft becomes a crime only when <u>any</u> victim (person or business) suffers a monetary loss. Also call the Federal Trade Commission Identity Theft Hotline to notify them and get advice on how to proceed. Ask for copies of your credit reports. They must provide free copies of credit reports to victims of identity theft. Review your reports carefully to make sure no new additional fraudulent accounts have been opened in your name or unauthorized changes made to existing accounts.

Ask the credit bureaus for names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Request that the credit bureaus remove inquires that have been generated due to the fraudulent access. In dealing with the financial institutions, keep a log of all conversations, including dates, times, names, and phone numbers.

FTC ID Theft Hotline 1 - 877 - 438 - 4338 http://www.ftc.gov/bcp/edu/microsites/idtheft/

To report fraud to the FTC other than ID Theft, call: 1 - 877 - 382 - 4357

INTERNET FRAUD

The Internet Crime Complaint Center (IC3) is a partnership between the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center (NW3C). For victims of Internet fraud, IC3 provides a convenient and easy-to-use reporting mechanism that alerts authorities of a suspected criminal or civil violation. www.ic3.gov

OTHER INTERNET RESOURCES FOR ADVICE AND INFORMATION:

Privacy Rights Clearinghouse http://www.privacyrights.org/

U.S. Postal Inspection Service http://postalinspectors.uspis.gov/?from=home&page=postalinspectors/

Federal Trade Commission http://www.ftc.gov/bcp/edu/microsites/idtheft/

Us Secret Service http://www.secretservice.gov/

Federal Deposit Insurance Corporation http://www.fdic.gov/consumers/index.html

http://www.lookstoogoodtobetrue.com http://www.fakechecks.org/prevention.html http://www.ftc.gov/bcp/edu/microsites/idtheft/

http://www.dmachoice.org/

WEB SITES FOR CREDIT CARD COMPANIES

Discover http://www.discovercard.com

MasterCard http://www.mastercard.com/us/gateway.html

Visa www.usa.visa.com/personal

What you can do to protect yourself and your family from being victimized again.

- ✓ **Don't put your D.L. # on your checks.** This makes it easy to get a false ID made.
- ✓ **Keep all credit card receipts safe.** Many criminals use numbers off receipts to defraud.
- ✓ Shred credit card offers you get in the mail. Thieves steal mail and trash to get these.
- ✓ **NEVER give your card # out to someone calling you-**Make charges only when *you* call, and remember, Card Fraud Investigators will <u>never</u> call and ask for your # and expiration date.
- ✓ **Don't leave mail in your mailbox** overnight or on weekends. Deposit mail in U.S. Postal Service collection boxes.
- ✓ Review your consumer credit report annually
- ✓ **Memorize your Social Security number and passwords**; don't carry them with you. Don't use your date of birth as your password.

Sincerely,

John Harrington **CHIEF OF POLICE**

Kenneth Reed, Commander Crimes Against Property